



Order Filed on September 15, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

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*Attorney for Specialized Loan Servicing LLC as  
servicing agent for The Bank of New York  
Mellon FKA The Bank of New York as Trustee  
for the Benefit of the Certificateholders CWABS,  
Inc. Asset-Backed Certificates, Series 2007-9*

In re:

Raymond T. Yates

Dawn M. Yates

*aka* Dawn M. Liccketto

Debtors.

Chapter 13

Case No. 19-15400-JNP

Hearing Date: September 20, 2022

Judge Jerrold N. Poslusny Jr.

**CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: September 15, 2022**

A handwritten signature in black ink, appearing to be "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtors: Raymond T. Yates & Dawn M. Yates  
Case No.: 19-15400-JNP  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE  
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York as Trustee for the Benefit of the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2007-9 (“Creditor”), whereas the post-petition arrearage is in the amount of **\$4,220.68** as of September 8, 2022, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **635 W 3rd Ave., Runnemede, New Jersey 08078** (“Property”) provided that the Debtors comply with the following:

- a. On or before September 22, 2022, the Debtors shall tender a lump sum payment directly to Creditor in the amount of **\$2,861.24**;
- b. Beginning on or before **October 1, 2022** and continuing for six (6) months on the first (1st) day of each subsequent month, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum payment above namely, **\$1,359.44**, by making five (5) payments of **\$227.00** and one (1) payment in the amount of **\$224.44** each directly to the Creditor; and
- c. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **October 1, 2022** payment.

2. All direct payments due hereunder not otherwise paid by electronic means and/or automatic draft, shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order if the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ Barbara J. Snavely  
Barbara J. Snavely, Esquire  
Law Office of Joseph J. Rogers  
900 Route 168, Suite I-4  
Turnersville, NJ 08012  
*Counsel for Debtor*

/s/Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel for Creditor*

In re:  
Raymond T Yates  
Dawn M Yates  
Debtors

Case No. 19-15400-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 15, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond T Yates, Dawn M Yates, 635 W Third Avenue, Runnemede, NJ 08078-1204

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee et al... dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Raymond T Yates jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Dawn M Yates jjresq@comcast.net jjrogers0507@gmail.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Sep 15, 2022

Form ID: pdf903

Total Noticed: 1

Kimberly A. Wilson

on behalf of Joint Debtor Dawn M Yates k\_wilsonlaw@comcast.net courtdocs\_kwlaw@comcast.net;kwlawoffices@gmail.com

Rebecca Ann Solarz

on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee et al... rsolarz@kmlawgroup.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9